

OCT 2 0 2004 CONTRACTOR OCKET NO. 8594-001-64

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Anthony BEVERINA, et al.

ART UNIT: 2123

SERIAL NO.: 09/453,509

EXAMINER: S. BRODA

FILING DATE: December 3, 1999

FOR:

METHOD AND APPARATUS FOR RISK MANAGEMENT

RECEIVED

**AMENDMENT** 

OCT 2 5 2004

Technology Center 2100

ASSISTANT COMMISSIONER FOR PATENTS PO BOX 1450 ALEXANDRIA, VA 22313-1450

SIR:

Responsive to the outstanding Office Action dated July 20, 2004, entry of the following amendments is respectfully requested.